

**Disclosure END8-2001-0046**

Prepared for and/or by an IBM Attorney - IBM Confidential

Created By: Thomas Murphy Jr Created On: 02/14/2001 04:50:25 PM

Last Modified By: Thomas Murphy Jr Last Modified On: 02/15/2001 08:46:35 AM

*Atty Work Copy*

Required fields are marked with the asterisk (\*) and must be filled in to complete the form.

**\* Title of disclosure (in English)**

Business Method to Encode Customized Authorization Code to Alert User

**Summary**

Status	Under Evaluation
Processing Location	END
Functional Area	SD-(MORELLI) Software Programming
Attorney/Patent Professional	William Schiesser/Endicott/IBM
IDT Team	Edward Stavana/Endicott/IBM
Submitted Date	02/14/2001 05:38:28 PM EST
Owning Division	SD
Incentive Program	
Lab	MORELLI
Technology Code	
PVT Score	24

**Inventors with Lotus Notes IDs**

Inventors: Thomas Murphy Jr/Endicott/IBM, Alice Rostedt/Endicott/IBM, Fran Orzel/Endicott/IBM

Inventor Name	Inventor Serial	Div/Dep	Inventor Phone	Manager Name
> Murphy Jr, T.E.'AS/400' (Thomas)	168024	7T/GZPA	[REDACTED]	Robyck, F.J. (Frank)
Rostedt, A.D. (Alice)	179296	7T/GZLA	[REDACTED]	Morelli, P.S. (Peter)
Orzel, F.M. (Francine)	077221	7T/GZPA	[REDACTED]	Robyck, F.J. (Frank)

&gt; denotes primary contact

**Inventors without Lotus Notes IDs****IDT Selection**

Select Functional Area

IDT Team: Edward Stavana/Endicott/IBM	Attorney/Patent Professional: William Schiesser/Endicott/IBM
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Response Due to IP&L : 03/15/2001

**\*Main Idea**

1. Describe your invention, stating the problem solved (if appropriate), and indicating the advantages of using the invention.

We encountered a problem today when our Lab Director having left for a cross country vacation was unreachable. His family called our secretary to try and reach him regarding a "death in the family". Although the itinerary was available, telephone calls to the hotel in question were fruitless. They insisted that he wasn't registered there, nor was there any indication that he was expected. Hence... the dilemma.. how to reach them.

The "business methods" invention proposes that the Credit Card or Debit Card companies provide a "message center" service that the card holder can register for... (or provide gratis to their business travelers as an incentive for selecting their card). Optionally, the business traveler could give their family or colleagues the message center telephone number and an identification number that could be used for registering messages against their account.

During the course of the trip, the average traveler using their credit card would be "alerted through the customized authorization code" to the need to contact the card holder's message center. (A telephone number imprinted on the back of their card.) In addition to the normal authorization code.. therein, not changing the existing authorization scheme...

An example could be an authorization code with a "911" appended or prepended to the Authorization code... This would enable standard equipment to satisfactorily handle the traffic as normal digits.. not necessarily reading any significance into the code. Additionally, with virtually every card transaction the user's receipt typically encodes the "Authorization Number". A broader implementation could enable customized equipment that could possibly "recognize" the codes and consciously alert a clerk or card user to any special situations.. that weren't necessarily limited to the specific embodiment proposed.

The invention would be applicable to various cards... for example, Visa, Master Card, American Express, as well as National Retailers like JC Penney, Home Depot, etc.... Debit Cards, as well as Grocery Discount Cards...

The Patent Disclosure was reviewed with Bill Schiesser of IP Law Endicott, NY on 2/14/2001 and he encouraged the submission of this disclosure as a Business Methods related special incentive consideration.

*CALLER TOM MURPHY ON 8 MAR 2001, AND TOLD HIM THAT AFTER REVIEWING THE DISCLOSURE I FELT THAT IT DID NOT CONSTITUTE A BUSINESS METHOD. TOM WAS OK WITH THIS.*  
*WAS 8 MAR 2001*

2. How does the invention solve the problem or achieve an advantage, (a description of "the invention", including figures inline as appropriate)?

In the real life example we experienced today... The person traveling could have (in effect) checked his messages while awaiting a flight connection having lunch at the airport... simply by having purchased anything from chewing gum to a cup of coffee at an airport concession or lunch counter. He could have been alerted by the clerk, or could have consciously read his authorization number therein noticing the alert.. and followed up with a call to the card providers "message center" for details.

There's no dependence on Cellular Phones, nor Pagers, etc...

3. If the same advantage or problem has been identified by others (inside/outside IBM), how have those others solved it and does your solution differ and why is it better?  
I'm not aware of any implementations in or out of IBM.

4. If the invention is implemented in a product or prototype, include technical details, purpose, disclosure details to others and the date of that implementation.  
It is not implemented in a product or prototype.

**\*Critical Questions (Questions 1-9 must be answered)**

**\*Question 1**

On what date was the invention workable? 02/14/2001 Please format the date as MM/DD/YYYY  
(Workable means i.e. when you know that your design will solve the problem)

**\*Question 2**

Is there any planned or actual publication or disclosure of your invention to anyone outside IBM?

☐ Yes

☒ No

If yes, Enter the name of each publication or patent and the date published below.

Publication/Patent:

Date Published or Issued:

Are you aware of any publications, products or patents that relate to this invention?

☐ Yes

☒ No

If yes, Enter the name of each publication or patent and the date published below.

Publication/Patent:

Date Published or Issued:

**\*Question 3**

Has the subject matter of the invention or a product incorporating the invention been sold, used internally in manufacturing, announced for sale, or included in a proposal?

☐ Yes

☒ No

Is a sale, use in manufacturing, product announcement, or proposal planned?

☐ Yes

☒ No

If Yes, identify the product if known and indicate the date or planned date of sale, announcements, or proposal and to whom the sale, announcement or proposal has been or will be made.

Product:

Version/Release:

Code Name:

Date:

To Whom:

If more than one, use cut and paste and append as necessary in the field provided.

**\*Question 4**

Was the subject matter of your invention or a product incorporating your invention used in public, e.g., outside IBM or in the presence of non-IBMers?

If yes, give a date. Please format the date as MM/DD/YYYY

☐ Yes

☒ No

**\*Question 5**

Have you ever discussed your invention with others not employed at IBM?

☐ Yes

☒ No

If yes, identify individuals and date discussed. Fill in the text area with the following information, the

names of the individuals, the employer, date discussed, under CDA, and CDA #.

**\*Question 6**

Was the invention, in any way, started or developed under a government contract or project?

- ☐ Yes  
☒ No  
☐ Not sure

If Yes, enter the contract number

**\*Question 7**

Was the invention made in the course of any alliance, joint development or other contract activities?

- ☐ Yes  
☒ No  
☐ Not Sure

If Yes, enter the following (In English):

Name of Alliance, Contractor or Joint Developer
Contract ID number
Relationship contact name
Relationship contact E-mail
Relationship contact phone

**\*Question 8**

Have you, or any of the other inventors, submitted this same invention disclosure or similar invention disclosure previously?

- ☐ Yes  
☒ No

If Yes, please provide disclosure number below:

**\*Question 9**

Are you, or any of the other inventors, aware of any related inventions disclosures submitted by anyone in IBM previously?

- ☐ Yes  
☒ No

If Yes, please provide the docket or disclosure number or any other identifying information below:

**Question 10**

What type of companies do you expect to compete with inventions of this type? *Check all that apply.*

- ☐ Manufacturers of enterprise servers  
☐ Manufacturers of entry servers  
☐ Manufacturers of workstations  
☐ Manufacturers of PC's  
☐ Non-computer manufacturers  
☐ Developers of operating systems  
☒ Developers of networking software  
☒ Developers of application software  
☒ Integrated solution providers  
☒ Service providers  
☒ Other (Please specify below)

Business to Consumer related services. Credit Card Carriers, Debit Card Carriers, National or Regional Retailers that use Credit

Card type transactional payment option.

**Question 11**

If the invention relates to a product or service that is outside the scope of your business unit, please recommend IBM business unit(s), IBM location(s) or individual(s) within IBM that you think would provide a good evaluation of your invention:

Not Sure.... possibly IBM Credit Corp...

**Patent Value Tool (Optional - this may be used by the inventor and attorney to assist with the evaluation)**  
(The Patent Value tool can be used by the inventor(s) to determine the potential licensing value of your invention.)

These are the answers which were entered into the Patent Value Tool. If you would like to modify these answers and recalculate the PVT score, click on the 'Calculate' button.

**Market**

What is the anticipated annual market size (in dollars) that will be captured by your invention?  
\$100M to \$1B

**CLAIMS**

**Question 1 - How new is the technical field?**

Existing

**Question 2 - How central is the invention to the product(s) which might be expected to contain the invention?**

Main

**Question 3 - What is the scope of the claim?**

Broad

**PORTFOLIO NEED**

What are the portfolio needs in the area of your invention?

Unlisted

Reason(s) for above Answer ?

**EXPLOITATION & ENFORCEMENT**

**Question 1 - How easily can the use of the invention by a competitor be detected?**

Trivially

**Question 2 - How easily can the use of the invention be avoided by a competitor?**

Easily

Reason(s) for above Answer They'd simply avoid implementing the extended Customized Authorization protocol.

**BUSINESS VALUE**

**Question 1 - What percentage of the companies producing products in the field of this invention might use this invention?**

Broadly cloned

**Question 2 - What is the value of this patent to current or anticipated Alliance Activity between IBM and other companies?**

None anticipated

Reason(s) for above Answer Not sure....

**Question 3** - What is the value of this patent to current or anticipated Technology Transfer Activity between IBM and other companies?

None anticipated

**Question 4** - Does it result in prestige to IBM?

Prize potential

**Post Disclosure Text & Drawings**

Enter any additional information relating to this disclosure below:

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(Form Revised 12/17/97)

**Disclosure END 8-2001-0046**

Prepared for and/or by an IBM Attorney - IBM Confidential

Created By Thomas Murphy Jr On 02/14/2001 04:50:25 PM EST

Last Modified By wpts1 wpts1 On 08/02/2007 02:41:31 PM EDT

Archived on 12/21/2002

Required fields are marked with the asterisk (\*) and must be filled in to complete the form.

**\* Title of disclosure (in English)**

Business Method to Encode Customized Authorization Code to Alert User

**Summary**

Status	Final Decision (File)
Final deadline	
Final deadline reason	
Docket family	END9-2001-0094
* Processing location	Endicott
* Functional area	(60) SD-(MORELLI) Software Programming
Attorney/Patent professional	William Schiesser/Endicott/IBM
Business Area Manager/IDT Lead	
Evaluators	Edward Stavans/Endicott/IBM
Submitted date	02/14/2001 05:38:28 PM EST
* Owning division	SG
Incentive program	
Lab	MORELLI
* Technology code	
Patent value tool (PVT) score	24

**Inventors with a Blue Pages entry**

Inventors: Thomas Murphy Jr/Endicott/IBM, Alice Rostedt/Endicott/IBM, Fren Orzel/Endicott/IBM

Inventor Name	Inventor Serial	Div/Dept	Inventor Phone	Manager Name
> Murphy Jr, T.E./AS/400 (Thomas)	168024	77/GZPA	845-3462	Rooyck, F.J. (Frank)
Rostedt, A.D. (Alice)	179296	77/GZLA	845-3462	Morelli, P.S. (Peter)
Orzel, F.M. (Francine)	077221	77/GZPA	845-3462	Rooyck, F.J. (Frank)

&gt; denotes primary contact

**Inventors without a Blue Pages entry****Invention Development Team Information****Main Idea**

To view the Main Idea of this disclosure, open the "Main Idea" document from the view

\*Critical Questions (Questions 1-9 must be answered in English)

\*Patent Value Tool (Optional - this may be used by the inventor and attorney to assist with the evaluation)

**Evaluation**

This team evaluation was entered by Georgia Brundage/Endicott/IBM on 02/16/2001

What is the team's evaluation of this disclosure? Search

Date evaluated : 02/16/2001

Evaluation comments

Final Evaluation History Search	Who made the final evaluation Georgia Brundage/Endicott/IBM	Final evaluation date 2/16/01
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## Search Information

Date sent: 06/13/2001	*Target completion date: 07/05/2001	Search results received date: 07/09/2001
Who was the search sent to (This area is to designate a Local Searcher name or WAIP/L): WAIP/L		
*Search type: <input checked="" type="checkbox"/> Patentability <input type="checkbox"/> Clearance <input type="checkbox"/> Validity <input type="checkbox"/> State of Art		
*Features to be searched: PLEASE SEND TWO (2) COPIES OF SEARCH RESULTS ALONG WITH REFERENCES		

## AUTHORIZATION CODE ALERT

The present invention provides a method for sending an alert to a credit/debit card user through the use of a customized authorization code. Most credit/debit card transactions require that a salesperson/cashier obtain an authorization code from an authorization center. The authorization code is typically printed or written onto a receipt which is given to the credit/debit card user. The present invention provides the advantage of allowing an alert to be sent to a credit/debit card user by affixing, either as a prefix or suffix, an alert code, in one example "911", to an authorization code.

In a preferred embodiment of the invention, a credit/debit card user subscribes to a message center service that is provided by a credit/debit card issuer or another party that provides credit/debit card usage authorization. If a third party wishes to contact the credit/debit card user, they can call or otherwise contact the message center, and request that an alert be sent to the credit/debit card user through an authorization code the next time the credit/debit card user uses a credit/debit card that is supported by the message center. A specific alert code may be sent requesting that the credit/debit card user perform a specific action, in one example calling the message center to receive a message left by the third party. Credit/debit card authorization equipment at a site where the credit/debit card is used could be enhanced to provide an audible or other type of notification to a salesperson/cashier that an alert has been sent.

## Search Office Information

Target completion date	07/05/2001
Ship/return date	07/06/2001
Search conducted by	Vitello

## Final Decision

This decision was entered by Georgia Brundage /Endicott/IBM on 08/31/2001	
Decision: File	Status: N/A
PPM area:	
Date of final decision : 08/23/2001	

## Additional filing information

Planned Filing date:

Filing comments:

## Additional decision comments

## Final Decision History

Entered on 31-Aug-2001 by Georgia Brundage  
File N/A 23-Aug-2001 Docket Family: END820010084

## Post Disclosure Text &amp; Drawings



(Form Disclosure, Revised 01-Dec-2006)